



# Consumer Loans and Housing Loans

June 2023

Report Code: DE01

September 2023



## The Banks Association of Türkiye Consumer Loans and Housing Loans\*

### I. Consumer Loans and Housing Loans, Million TRY

Periods		Loans Extended**			
		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2022	TC	215,264	6,115,668	36	1,875
June	FC	8	12	0	0
	<b>Total</b>	<b>215,272</b>	<b>6,115,680</b>	<b>36</b>	<b>1,876</b>
2022	TC	171,996	5,732,993	62	2,231
Sept.	FC	7	10	0	0
	<b>Total</b>	<b>172,003</b>	<b>5,733,003</b>	<b>62</b>	<b>2,231</b>
2022	TC	258,294	7,084,859	65	2,338
Dec.	FC	4	12	0	0
	<b>Total</b>	<b>258,298</b>	<b>7,084,871</b>	<b>65</b>	<b>2,338</b>
2023	TC	323,929	7,115,630	165	2,225
March	FC	11	12	0	0
	<b>Total</b>	<b>323,939</b>	<b>7,115,642</b>	<b>165</b>	<b>2,225</b>
2023	TC	306,125	6,891,344	60	2,647
June	FC	0	2	0	0
	<b>Total</b>	<b>306,126</b>	<b>6,891,346</b>	<b>60</b>	<b>2,647</b>

Periods		Loans Outstanding****			
		Volume	No. of Borrowers	Admin. Follow-up	Legal Follow-up
2022	TC	831,405	27,063,886	756	20,064
June	FC	265	332	0	23
	<b>Total</b>	<b>831,670</b>	<b>27,064,218</b>	<b>756</b>	<b>20,087</b>
2022	TC	872,632	27,056,224	1,163	21,094
Sept.	FC	256	313	0	25
	<b>Total</b>	<b>872,888</b>	<b>27,056,537</b>	<b>1,163</b>	<b>21,119</b>
2022	TC	972,362	28,105,909	1,099	20,882
Dec.	FC	276	265	0	28
	<b>Total</b>	<b>972,638</b>	<b>28,106,174</b>	<b>1,099</b>	<b>20,910</b>
2023	TC	1,098,621	27,248,622	1,183	23,483
March	FC	275	245	0	32
	<b>Total</b>	<b>1,098,897</b>	<b>27,248,867</b>	<b>1,183</b>	<b>23,515</b>
2023	TC	1,202,935	29,267,309	1,271	24,582
June	FC	372	231	0	43
	<b>Total</b>	<b>1,203,307</b>	<b>29,267,540</b>	<b>1,271</b>	<b>24,624</b>

### II. Breakdown of Consumer Loans and Housing Loans 1.1. According to Purpose

Periods		Loans Extended, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2022	TC	10,644	51,170	153,433	17	215,264
June	FC	4	0	3	0	8
	<b>Total</b>	<b>10,648</b>	<b>51,170</b>	<b>153,436</b>	<b>17</b>	<b>215,272</b>
2022	TC	10,072	23,729	138,176	19	171,996
Sept.	FC	3	4	0	0	7
	<b>Total</b>	<b>10,075</b>	<b>23,733</b>	<b>138,176</b>	<b>19</b>	<b>172,003</b>
2022	TC	20,987	22,683	214,561	63	258,294
Dec.	FC	1	2	2	0	4
	<b>Total</b>	<b>20,988</b>	<b>22,685</b>	<b>214,563</b>	<b>63</b>	<b>258,298</b>
2023	TC	20,658	46,703	256,518	49	323,929
March	FC	9	0	1	0	11
	<b>Total</b>	<b>20,668</b>	<b>46,703</b>	<b>256,519</b>	<b>49</b>	<b>323,939</b>
2023	TC	24,186	62,486	219,431	22	306,125
June	FC	0	0	0	0	0
	<b>Total</b>	<b>24,187</b>	<b>62,486</b>	<b>219,431</b>	<b>22</b>	<b>306,126</b>

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2022	TC	55,677	105,583	5,953,694	714	6,115,668
June	FC	3	1	8	0	12
	<b>Total</b>	<b>55,680</b>	<b>105,584</b>	<b>5,953,702</b>	<b>714</b>	<b>6,115,680</b>
2022	TC	46,155	58,080	5,627,989	769	5,732,993
Sept.	FC	5	3	2	0	10
	<b>Total</b>	<b>46,160</b>	<b>58,083</b>	<b>5,627,991</b>	<b>769</b>	<b>5,733,003</b>
2022	TC	94,455	55,290	6,933,520	1,594	7,084,859
Dec.	FC	3	2	7	0	12
	<b>Total</b>	<b>94,458</b>	<b>55,292</b>	<b>6,933,527</b>	<b>1,594</b>	<b>7,084,871</b>
2023	TC	89,063	60,683	6,964,944	940	7,115,630
March	FC	5	0	7	0	12
	<b>Total</b>	<b>89,068</b>	<b>60,683</b>	<b>6,964,951</b>	<b>940</b>	<b>7,115,642</b>
2023	TC	98,908	66,458	6,725,456	522	6,891,344
June	FC	1	0	1	0	2
	<b>Total</b>	<b>98,909</b>	<b>66,458</b>	<b>6,725,457</b>	<b>522</b>	<b>6,891,346</b>

Periods		Loans Outstanding, Million TRY				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2022	TC	18,248	318,720	494,421	17	831,405
June	FC	16	95	154	0	265
	<b>Total</b>	<b>18,263</b>	<b>318,815</b>	<b>494,575</b>	<b>17</b>	<b>831,670</b>
2022	TC	24,776	325,746	522,091	19	872,632
Sept.	FC	15	94	147	0	256
	<b>Total</b>	<b>24,791</b>	<b>325,840</b>	<b>522,238</b>	<b>19</b>	<b>872,888</b>
2022	TC	40,464	330,614	601,266	19	972,362
Dec.	FC	14	94	167	0	276
	<b>Total</b>	<b>40,478</b>	<b>330,708</b>	<b>601,433</b>	<b>19</b>	<b>972,638</b>
2023	TC	52,890	358,739	686,962	30	1,098,621
March	FC	17	81	178	0	275
	<b>Total</b>	<b>52,907</b>	<b>358,820</b>	<b>687,139</b>	<b>30</b>	<b>1,098,897</b>
2023	TC	66,610	400,585	735,710	30	1,202,935
June	FC	21	102	250	0	372
	<b>Total</b>	<b>66,630</b>	<b>400,687</b>	<b>735,959</b>	<b>30</b>	<b>1,203,307</b>

Periods		No. of Borrowers				
		Auto-mobile	Housing	General Purpose Loans *****	Others *****	Total
2022	TC	171,493	2,235,038	24,656,976	379	27,063,886
June	FC	55	173	104	0	332
	<b>Total</b>	<b>171,548</b>	<b>2,235,211</b>	<b>24,657,080</b>	<b>379</b>	<b>27,064,218</b>
2022	TC	197,037	2,201,262	24,657,544	381	27,056,224
Sept.	FC	48	165	100	0	313
	<b>Total</b>	<b>197,085</b>	<b>2,201,427</b>	<b>24,657,644</b>	<b>381</b>	<b>27,056,537</b>
2022	TC	262,848	2,154,670	25,687,999	392	28,105,909
Dec.	FC	39	147	79	0	265
	<b>Total</b>	<b>262,887</b>	<b>2,154,817</b>	<b>25,688,078</b>	<b>392</b>	<b>28,106,174</b>
2023	TC	299,814	2,100,801	24,847,602	405	27,248,622
March	FC	34	120	91	0	245
	<b>Total</b>	<b>299,848</b>	<b>2,100,921</b>	<b>24,847,693</b>	<b>405</b>	<b>27,248,867</b>
2023	TC	381,416	2,060,800	26,824,711	382	29,267,309
June	FC	31	109	91	0	231
	<b>Total</b>	<b>381,447</b>	<b>2,060,909</b>	<b>26,824,802</b>	<b>382</b>	<b>29,267,540</b>

\* Consolidated consumer loans and housing loans data of all banks those extended consumer loans. List of banks is enclosed.

\*\* Amount of non-commercial consumer loans and housing loans extended to retail customers, except credit guaranteed deposit accounts, during the 3-month period.

\*\*\* Amount of non-commercial, "foreign currency" consumer loans and housing loans extended to retail customers in terms of TRY, during the 3-month period.

\*\*\*\* Total consumer loans and housing loans outstanding at the end of the period = Opening balance of loans at the beginning of the period + loans extended during the 3-month period - loans paid back during the 3-month period.

\*\*\*\*\* Loans borrowed for durable and semi-durable consumer goods, education, marriage and health purposes.

\*\*\*\*\* Loans which can not be grouped in the other types. Because of the change in the account definition, a transition accrued between "other" and "general purpose loans" in 2015.

## The Banks Association of Türkiye Consumer Loans and Housing Loans

### 1.2. Consumer Loans and Housing Loans under Legal Follow-up

		Loans Extended, Million TRY				
Periods		Automobile	Housing	General Purpose Loans	Other	Total
2022	TC	4	48	1,823	0	1,875
June	FC	0	0	0	0	0
	<b>Total</b>	<b>4</b>	<b>48</b>	<b>1,823</b>	<b>0</b>	<b>1,876</b>
2022	TC	4	46	2,181	0	2,231
Sept.	FC	0	0	0	0	0
	<b>Total</b>	<b>4</b>	<b>46</b>	<b>2,181</b>	<b>0</b>	<b>2,231</b>
2022	TC	6	37	2,294	0	2,338
Dec.	FC	0	0	0	0	0
	<b>Total</b>	<b>6</b>	<b>37</b>	<b>2,294</b>	<b>0</b>	<b>2,338</b>
2023	TC	8	38	2,180	0	2,225
March	FC	0	0	0	0	0
	<b>Total</b>	<b>8</b>	<b>38</b>	<b>2,180</b>	<b>0</b>	<b>2,225</b>
2023	TC	15	34	2,598	0	2,647
June	FC	0	0	0	0	0
	<b>Total</b>	<b>15</b>	<b>34</b>	<b>2,598</b>	<b>0</b>	<b>2,647</b>

### 2. According to Occupation of Borrowers

		Loans Extended, Million TRY				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2022	TC	156,795	29,077	21,252	8,141	215,264
June	FC	5	3	0	0	8
	<b>Total</b>	<b>156,800</b>	<b>29,079</b>	<b>21,252</b>	<b>8,141</b>	<b>215,272</b>
2022	TC	127,631	19,827	17,048	7,490	171,996
Sept.	FC	7	0	0	1	7
	<b>Total</b>	<b>127,638</b>	<b>19,827</b>	<b>17,048</b>	<b>7,491</b>	<b>172,003</b>
2022	TC	197,926	26,899	19,397	14,072	258,294
Dec.	FC	2	0	0	2	4
	<b>Total</b>	<b>197,928</b>	<b>26,899</b>	<b>19,397</b>	<b>14,074</b>	<b>258,298</b>
2023	TC	242,925	38,394	26,034	16,577	323,929
March	FC	10	0	0	1	11
	<b>Total</b>	<b>242,935</b>	<b>38,394</b>	<b>26,034</b>	<b>16,577</b>	<b>323,939</b>
2023	TC	224,164	33,388	27,844	20,730	306,125
June	FC	0	0	0	0	0
	<b>Total</b>	<b>224,164</b>	<b>33,388</b>	<b>27,844</b>	<b>20,730</b>	<b>306,126</b>

		No. of Borrowers				
Periods		Employed	Self - Employed	Other	Unclassified	Total
2022	TC	4,658,235	562,788	673,561	221,084	6,115,668
June	FC	9	2	0	1	12
	<b>Total</b>	<b>4,658,244</b>	<b>562,790</b>	<b>673,561</b>	<b>221,085</b>	<b>6,115,680</b>
2022	TC	4,471,376	455,326	569,755	236,536	5,732,993
Sept.	FC	9	0	0	1	10
	<b>Total</b>	<b>4,471,385</b>	<b>455,326</b>	<b>569,755</b>	<b>236,537</b>	<b>5,733,003</b>
2022	TC	5,657,430	511,467	524,243	391,719	7,084,859
Dec.	FC	9	0	0	3	12
	<b>Total</b>	<b>5,657,439</b>	<b>511,467</b>	<b>524,243</b>	<b>391,722</b>	<b>7,084,871</b>
2023	TC	5,586,870	583,680	626,454	318,626	7,115,630
March	FC	11	0	0	1	12
	<b>Total</b>	<b>5,586,881</b>	<b>583,680</b>	<b>626,454</b>	<b>318,627</b>	<b>7,115,642</b>
2023	TC	5,291,954	559,601	681,562	358,227	6,891,344
June	FC	2	0	0	0	2
	<b>Total</b>	<b>5,291,956</b>	<b>559,601</b>	<b>681,562</b>	<b>358,227</b>	<b>6,891,346</b>

## The Banks Association of Türkiye Consumer Loans and Housing Loans

### 3. According to Age of Borrowers

		Loans Extended, Million TRY						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2022 June	TC	19,054	73,671	101,821	16,162	3,733	823	215,264
	FC	0	0	4	4	0	0	8
	<b>Total</b>	<b>19,054</b>	<b>73,671</b>	<b>101,825</b>	<b>16,166</b>	<b>3,733</b>	<b>823</b>	<b>215,272</b>
2022 Sept.	TC	16,515	50,778	80,535	19,475	3,778	916	171,996
	FC	0	0	5	2	0	0	7
	<b>Total</b>	<b>16,515</b>	<b>50,778</b>	<b>80,540</b>	<b>19,477</b>	<b>3,778</b>	<b>916</b>	<b>172,003</b>
2022 Dec.	TC	27,969	85,990	116,212	20,276	5,478	2,369	258,294
	FC	0	2	2	1	0	0	4
	<b>Total</b>	<b>27,969</b>	<b>85,992</b>	<b>116,213</b>	<b>20,276</b>	<b>5,478</b>	<b>2,369</b>	<b>258,298</b>
2023 March	TC	35,298	105,864	148,484	24,423	7,033	2,826	323,929
	FC	0	1	9	0	0	0	11
	<b>Total</b>	<b>35,298</b>	<b>105,866</b>	<b>148,493</b>	<b>24,423</b>	<b>7,033</b>	<b>2,826</b>	<b>323,939</b>
2023 June	TC	32,152	100,709	141,587	22,697	6,152	2,829	306,125
	FC	0	0	0	0	0	0	0
	<b>Total</b>	<b>32,152</b>	<b>100,709</b>	<b>141,587</b>	<b>22,697</b>	<b>6,152</b>	<b>2,829</b>	<b>306,126</b>

		No. of Borrowers						
Periods		18-25	26-35	36-55	56-65	66+	Unclassified	Total
2022 June	TC	679,657	2,214,519	2,568,053	487,053	144,510	21,876	6,115,668
	FC	0	2	7	2	1	0	12
	<b>Total</b>	<b>679,657</b>	<b>2,214,521</b>	<b>2,568,060</b>	<b>487,055</b>	<b>144,511</b>	<b>21,876</b>	<b>6,115,680</b>
2022 Sept.	TC	743,562	1,607,770	2,392,181	813,314	146,893	29,273	5,732,993
	FC	0	0	9	1	0	0	10
	<b>Total</b>	<b>743,562</b>	<b>1,607,770</b>	<b>2,392,190</b>	<b>813,315</b>	<b>146,893</b>	<b>29,273</b>	<b>5,733,003</b>
2022 Dec.	TC	992,000	2,471,493	2,850,837	531,689	180,272	58,568	7,084,859
	FC	0	3	6	2	1	0	12
	<b>Total</b>	<b>992,000</b>	<b>2,471,496</b>	<b>2,850,843</b>	<b>531,691</b>	<b>180,273</b>	<b>58,568</b>	<b>7,084,871</b>
2023 March	TC	1,014,234	2,421,064	2,892,726	544,062	189,204	54,340	7,115,630
	FC	0	4	7	1	0	0	12
	<b>Total</b>	<b>1,014,234</b>	<b>2,421,068</b>	<b>2,892,733</b>	<b>544,063</b>	<b>189,204</b>	<b>54,340</b>	<b>7,115,642</b>
2023 June	TC	974,986	2,322,024	2,833,541	527,417	179,109	54,267	6,891,344
	FC	0	0	2	0	0	0	2
	<b>Total</b>	<b>974,986</b>	<b>2,322,024</b>	<b>2,833,543</b>	<b>527,417</b>	<b>179,109</b>	<b>54,267</b>	<b>6,891,346</b>

## The Banks Association of Türkiye Consumer Loans and Housing Loans

### 4. According to Income Level of Borrowers

		Loans Extended, Million TRY						
Periods		0 - 1.000 TRY	1.001-2.000 TRY	2.001-3.000 TRY	3.001-5.000 TRY	5.001 + TRY	Unclassified	Total
2022	TC	43,527	2,277	3,280	10,011	128,743	27,426	215,264
June	FC	0	0	0	0	6	2	8
	<b>Total</b>	<b>43,527</b>	<b>2,277</b>	<b>3,280</b>	<b>10,011</b>	<b>128,749</b>	<b>27,427</b>	<b>215,272</b>
2022	TC	39,816	2,195	2,206	5,720	95,636	26,422	171,996
Sept.	FC	2	0	0	0	5	0	7
	<b>Total</b>	<b>39,818</b>	<b>2,195</b>	<b>2,206</b>	<b>5,720</b>	<b>95,641</b>	<b>26,422</b>	<b>172,003</b>
2022	TC	62,977	2,573	2,174	5,693	154,001	30,876	258,294
Dec.	FC	2	0	0	0	2	0	4
	<b>Total</b>	<b>62,979</b>	<b>2,573</b>	<b>2,174</b>	<b>5,693</b>	<b>154,003</b>	<b>30,876</b>	<b>258,298</b>
2023	TC	70,427	2,978	2,430	3,275	189,629	55,190	323,929
March	FC	0	0	0	0	10	0	11
	<b>Total</b>	<b>70,428</b>	<b>2,978</b>	<b>2,430</b>	<b>3,275</b>	<b>189,639</b>	<b>55,190</b>	<b>323,939</b>
2023	TC	64,005	3,295	2,531	2,476	133,879	99,938	306,125
June	FC	0	0	0	0	0	0	0
	<b>Total</b>	<b>64,005</b>	<b>3,295</b>	<b>2,531</b>	<b>2,476</b>	<b>133,880</b>	<b>99,938</b>	<b>306,126</b>

		No. of Borrowers						
Periods		0 - 1.000 TRY	1.001-2.000 TRY	2.001-3.000 TRY	3.001-5.000 TRY	5.001 + TRY	Unclassified	Total
2022	TC	1,583,339	85,220	116,664	466,599	2,881,286	982,560	6,115,668
June	FC	0	0	0	0	11	1	12
	<b>Total</b>	<b>1,583,339</b>	<b>85,220</b>	<b>116,664</b>	<b>466,599</b>	<b>2,881,297</b>	<b>982,561</b>	<b>6,115,680</b>
2022	TC	1,657,017	87,700	86,896	261,779	2,729,407	910,194	5,732,993
Sept.	FC	2	0	0	0	8	0	10
	<b>Total</b>	<b>1,657,019</b>	<b>87,700</b>	<b>86,896</b>	<b>261,779</b>	<b>2,729,415</b>	<b>910,194</b>	<b>5,733,003</b>
2022	TC	2,191,085	93,349	73,112	224,879	3,812,382	690,052	7,084,859
Dec.	FC	3	0	0	0	9	0	12
	<b>Total</b>	<b>2,191,088</b>	<b>93,349</b>	<b>73,112</b>	<b>224,879</b>	<b>3,812,391</b>	<b>690,052</b>	<b>7,084,871</b>
2023	TC	1,276,058	528,001	418,609	126,640	3,856,712	909,610	7,115,630
March	FC	1	0	0	0	11	0	12
	<b>Total</b>	<b>1,276,059</b>	<b>528,001</b>	<b>418,609</b>	<b>126,640</b>	<b>3,856,723</b>	<b>909,610</b>	<b>7,115,642</b>
2023	TC	1,900,158	82,794	53,225	75,232	3,099,682	1,680,253	6,891,344
June	FC	0	0	0	0	2	0	2
	<b>Total</b>	<b>1,900,158</b>	<b>82,794</b>	<b>53,225</b>	<b>75,232</b>	<b>3,099,684</b>	<b>1,680,253</b>	<b>6,891,346</b>

## The Banks Association of Türkiye Consumer Loans and Housing Loans

### 5. According to Education Level of Borrowers

Loans Extended, Million TRY						
Periods		Primary School	Secondary School	University +	Unclassified	Total
2022 June	TC	32,279	63,116	107,506	12,362	215,264
	FC	0	3	5	0	8
	<b>Total</b>	<b>32,279</b>	<b>63,119</b>	<b>107,511</b>	<b>12,362</b>	<b>215,272</b>
2022 Sept.	TC	29,847	53,142	77,904	11,103	171,996
	FC	1	0	6	0	7
	<b>Total</b>	<b>29,848</b>	<b>53,142</b>	<b>77,910</b>	<b>11,103</b>	<b>172,003</b>
2022 Dec.	TC	40,175	83,810	121,467	12,841	258,294
	FC	0	2	2	0	4
	<b>Total</b>	<b>40,175</b>	<b>83,813</b>	<b>121,469</b>	<b>12,841</b>	<b>258,298</b>
2023 March	TC	51,476	101,060	153,419	17,975	323,929
	FC	0	1	10	0	11
	<b>Total</b>	<b>51,476</b>	<b>101,060</b>	<b>153,429</b>	<b>17,975</b>	<b>323,939</b>
2023 June	TC	46,897	92,834	149,632	16,762	306,125
	FC	0	0	0	0	0
	<b>Total</b>	<b>46,897</b>	<b>92,834</b>	<b>149,632</b>	<b>16,762</b>	<b>306,126</b>

No. of Borrowers						
Periods		Primary School	Secondary School	University +	Unclassified	Total
2022 June	TC	1,156,881	2,013,675	2,369,716	575,396	6,115,668
	FC	1	3	8	0	12
	<b>Total</b>	<b>1,156,882</b>	<b>2,013,678</b>	<b>2,369,724</b>	<b>575,396</b>	<b>6,115,680</b>
2022 Sept.	TC	1,106,789	1,913,038	2,156,354	556,812	5,732,993
	FC	2	2	6	0	10
	<b>Total</b>	<b>1,106,791</b>	<b>1,913,040</b>	<b>2,156,360</b>	<b>556,812</b>	<b>5,733,003</b>
2022 Dec.	TC	1,237,019	2,517,982	2,837,897	491,961	7,084,859
	FC	0	6	6	0	12
	<b>Total</b>	<b>1,237,019</b>	<b>2,517,988</b>	<b>2,837,903</b>	<b>491,961</b>	<b>7,084,871</b>
2023 March	TC	1,329,705	2,491,148	2,785,607	509,170	7,115,630
	FC	0	3	9	0	12
	<b>Total</b>	<b>1,329,705</b>	<b>2,491,151</b>	<b>2,785,616</b>	<b>509,170</b>	<b>7,115,642</b>
2023 June	TC	1,271,397	2,396,087	2,777,837	446,023	6,891,344
	FC	0	1	1	0	2
	<b>Total</b>	<b>1,271,397</b>	<b>2,396,088</b>	<b>2,777,838</b>	<b>446,023</b>	<b>6,891,346</b>

**The Banks Association of Türkiye**  
**Consumer Loans and Housing Loans**

**6. According to Maturity of Loans**

		Loans Extended, Million TRY								
Periods		3-12 Months	13-18 Months	19-24 Months	25-36 Months	37-48 Months	49-72 Months	73 +	Unclassified	Total
2022 June	TC	28,132	9,163	64,124	37,661	22,426	13,640	40,008	111	215,264
	FC	0	0	2	2	0	4	0	0	8
	<b>Total</b>	<b>28,132</b>	<b>9,163</b>	<b>64,125</b>	<b>37,664</b>	<b>22,426</b>	<b>13,644</b>	<b>40,008</b>	<b>111</b>	<b>215,272</b>
2022 Sept.	TC	54,298	8,289	43,229	24,857	14,932	8,499	17,758	134	171,996
	FC	0	0	0	1	0	5	1	0	7
	<b>Total</b>	<b>54,299</b>	<b>8,289</b>	<b>43,229</b>	<b>24,858</b>	<b>14,932</b>	<b>8,504</b>	<b>17,759</b>	<b>134</b>	<b>172,003</b>
2022 Dec.	TC	94,164	14,173	68,437	32,405	22,060	11,140	15,735	180	258,294
	FC	0	0	1	3	1	0	0	0	4
	<b>Total</b>	<b>94,164</b>	<b>14,173</b>	<b>68,438</b>	<b>32,407</b>	<b>22,061</b>	<b>11,140</b>	<b>15,735</b>	<b>180</b>	<b>258,298</b>
2023 March	TC	117,634	17,783	77,346	43,139	18,662	11,302	37,969	93	323,929
	FC	0	0	0	9	1	1	0	0	11
	<b>Total</b>	<b>117,634</b>	<b>17,783</b>	<b>77,347</b>	<b>43,148</b>	<b>18,662</b>	<b>11,302</b>	<b>37,969</b>	<b>93</b>	<b>323,939</b>
2023 June	TC	128,006	19,249	60,058	36,635	3,214	7,707	50,916	340	306,125
	FC	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>128,006</b>	<b>19,249</b>	<b>60,058</b>	<b>36,635</b>	<b>3,214</b>	<b>7,707</b>	<b>50,916</b>	<b>340</b>	<b>306,126</b>

		No. of Borrowers								
Periods		3-12 Months	13-18 Months	19-24 Months	25-36 Months	37-48 Months	49-72 Months	73 +	Unclassified	Total
2022 June	TC	2,017,335	446,676	1,610,078	1,297,768	441,632	212,639	82,164	7,376	6,115,668
	FC	3	0	3	2	0	4	0	0	12
	<b>Total</b>	<b>2,017,338</b>	<b>446,676</b>	<b>1,610,081</b>	<b>1,297,770</b>	<b>441,632</b>	<b>212,643</b>	<b>82,164</b>	<b>7,376</b>	<b>6,115,680</b>
2022 Sept.	TC	2,680,533	398,517	1,241,488	821,594	395,879	144,060	42,769	8,152	5,732,993
	FC	3	0	0	3	0	3	1	0	10
	<b>Total</b>	<b>2,680,536</b>	<b>398,517</b>	<b>1,241,488</b>	<b>821,597</b>	<b>395,879</b>	<b>144,063</b>	<b>42,770</b>	<b>8,152</b>	<b>5,733,003</b>
2022 Dec.	TC	3,384,162	541,396	1,603,025	908,449	448,804	153,114	35,953	9,956	7,084,859
	FC	2	0	3	5	2	0	0	0	12
	<b>Total</b>	<b>3,384,164</b>	<b>541,396</b>	<b>1,603,028</b>	<b>908,454</b>	<b>448,806</b>	<b>153,114</b>	<b>35,953</b>	<b>9,956</b>	<b>7,084,871</b>
2023 March	TC	3,519,735	603,916	1,601,515	882,706	349,284	105,574	46,036	6,864	7,115,630
	FC	0	1	2	7	1	1	0	0	12
	<b>Total</b>	<b>3,519,735</b>	<b>603,917</b>	<b>1,601,517</b>	<b>882,713</b>	<b>349,285</b>	<b>105,575</b>	<b>46,036</b>	<b>6,864</b>	<b>7,115,642</b>
2023 June	TC	3,935,540	754,706	1,305,716	772,241	53,158	13,403	47,933	8,647	6,891,344
	FC	0	0	1	0	0	1	0	0	2
	<b>Total</b>	<b>3,935,540</b>	<b>754,706</b>	<b>1,305,717</b>	<b>772,241</b>	<b>53,158</b>	<b>13,404</b>	<b>47,933</b>	<b>8,647</b>	<b>6,891,346</b>

## ***List of participating banks***

- 1 Akbank T.A.Ş.
- 2 Aktif Yatırım Bankası A.Ş.
- 3 Alternatifbank A.Ş.
- 4 Anadolubank A.Ş.
- 5 Arap Türk Bankası A.Ş.
- 6 Bank Mellat
- 7 BankPozitif Kredi ve Kalkınma Bankası A.Ş.
- 8 Birleşik Fon Bankası A.Ş.
- 9 Burgan Bank A.Ş.
- 10 Denizbank A.Ş.
- 11 Fibabanka A.Ş.
- 12 GSD Yatırım Bankası A.Ş.
- 13 HSBC Bank A.Ş.
- 14 ICBC Turkey Bank A.Ş.
- 15 ING Bank A.Ş.
- 16 İller Bankası A.Ş.
- 17 Nurol Yatırım Bankası A.Ş.
- 18 Odea Bank A.Ş.
- 19 QNB Finansbank A.Ş.
- 20 Şekerbank T.A.Ş.
- 21 Turkish Bank A.Ş.
- 22 Turkland Bank A.Ş.
- 23 Türk Ekonomi Bankası A.Ş.
- 24 Türk Eximbank
- 25 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
- 26 Türkiye Garanti Bankası A.Ş.
- 27 Türkiye Halk Bankası A.Ş.
- 28 Türkiye İş Bankası A.Ş.
- 29 Türkiye Sınai Kalkınma Bankası A.Ş.
- 30 Türkiye Vakıflar Bankası A.Ş.
- 31 Yapı ve Kredi Bankası A.Ş.

### **\*Publication Periods of the Report:**

March: June 2.Week  
June: September 2.Week  
September: December 2.Week  
December: June 2.Week

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1. This report is prepared from the related statistics of member banks that give consumer loans and housing loans to the customers.
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